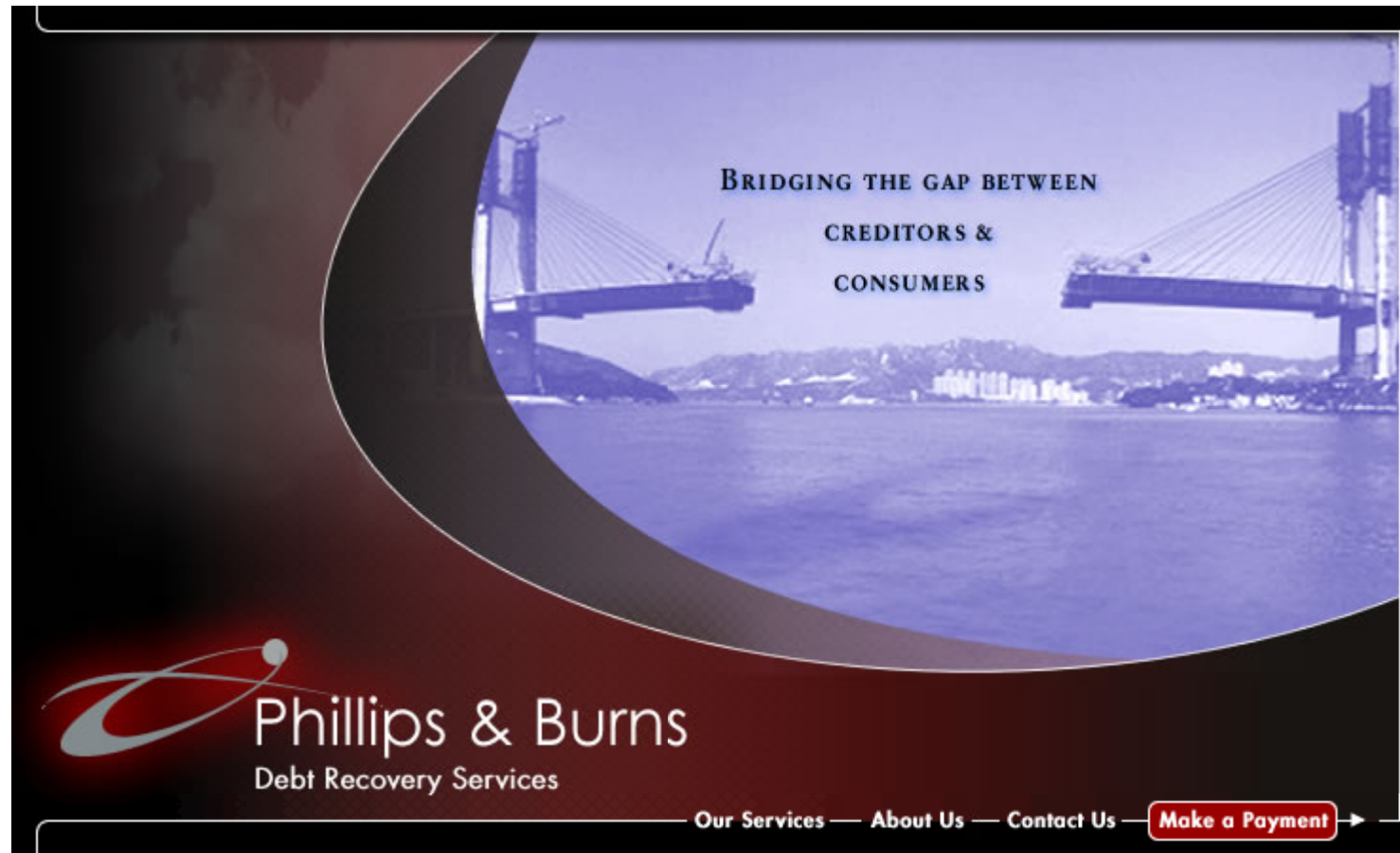



Exhibit 3



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Legal Services

Convenience

- P&B offers a one-stop collection solution, handling both pre- and post-suit collection

Experience


- Our Attorney Network has been hand picked based on their high recommendations from NARCA, speed, and long industry experience.

Impact

- Collection lawyers can attain and enforce legal judgments

Low-Risk

- This department works on a contingent fee basis



****** The firm is fully staffed with paraprofessionals and equipped with computer technology, which have made it a leader in this industry in handling consumer collection cases. Our expertise includes suits on NSF checks, defaulted loans & credit cards, auto deficiencies, mortgage deficiencies, credit fraud, and retail contracts. The department Network has the capability of handling cases in the entire United States. Internally, our focus is within New York and Florida, with our Network handling the rest of the states.



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We are your full service Debt Recovery Firm

- Phillips & Burns, LLC. is a full service Collection Agency that offers competitive recovery rates for all types of debt, including: Credit Cards, Lines of Credit, Consumer Loans, Retail Accounts, Auto Deficiencies, and NSF Checks.
- We represent our clients on a contingency basis, which means that our clients are not charged unless we are successful in collecting the account.
- As a full service collection agency, we offer the option of reporting all delinquent accounts to the credit bureaus for our clients at no additional cost.
- Our specialists are trained in every area of collections, thus better enabling us to handle all of your collection needs.
- For those older debt portfolios, we have a skip tracing staff dedicated only to skip tracing. They are 2nd to none with debtor contact and location/information discovery.




- A. More accurate location information increases our letter exposure to more debtors.
- B. More accurate phone numbers translate into a higher contact ratio, and ultimately a much higher liquidation success ratio.
- C. This information helps ensure every account is worked to its maximum. No more collection specialists skipping over the accounts that may take more time due to the additional skip trace time.
- D. Additionally, we boast one of the most proficient and disciplined collections teams in the industry.

- We have liquidated most portfolios at more than double the expected rate. More importantly, this gives us a significant edge with the more difficult, and aged portfolios. Our ability enables companies who would normally sell their older portfolios to reconsider and place them here for collection first.

There is no substitute for hiring only the most experienced and talented lawyers & collection professionals in the industry. Additionally, we give training that will actually elevate this "already elite" collections employee to new levels of success. It is for these reasons alone our clients continue coming back to us.



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Debt Acquisition


Are you looking to sell your current debt portfolio?

If you have a portfolio you would like to have considered for purchase, please click here to complete our [on-line profile](#) or send us an [email](#).

Some of the nation's largest credit grantors rely on P&B to purchase their charged-off receivables. We are at the forefront of the due diligence curve, with our own proprietary quantitative and qualitative methodologies. We can make purchasing decisions rapidly and we have the financial resources to close transactions promptly.

If you need to take control of your distressed accounts receivable and have them turned into liquid capital for other uses, P&B is your strategic partner to turn non-performing consumer receivables into cash. If you have sold before, or have never sold, P&B is waiting to hear from you concerning your debt package.




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Debt Sales

Are you looking to purchase debt?


- Whether you are new to the debt buying industry or a veteran of purchasing distressed receivables, P&B is ready to be your partner.
- From start to finish, P&B has assisted many new buyers through the entire process of purchasing their first portfolio. We have also become a trusted resource for some of the largest collection agencies and attorneys in the nation, when they need to purchase charged-off accounts receivable.
- P&B's customers utilize our staff's vast industry knowledge and consider P&B to be an integral component of their success. We employ the highest standards and are unmatched in our post-sale customer support.



Contact us before making any debt purchasing decision!
[Fill-out online Profile](#), [Email](#) or call **1-800-840-9166 (NY)**, **1-877-743-9600 (FL)**

Before you can review the portfolios for sale, please sign the confidentiality agreement below and fax to 1-716-891-5810

[Confidentiality Agreement](#)



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Company Overview

P&B is a full service Debt Recovery Firm offering a wide range of Credit and Collection services. We service many clients on a contingency basis which means they are not charged a dime until money is collected on their accounts. Typically our collection fee is withdrawn from the amount collected to eliminate any "Out of Pocket" cost to you or your company. Please see the "**Debt Collection**" portion of our website for more information.

P&B also purchases defaulted or charged off accounts receivable portfolios from credit originators; including credit card issuers, consumer finance companies, banks, credit unions, retail merchants, telecommunications & utility providers, healthcare organizations, resellers and others. Please see the "**Debt Acquisition Portion**" of our website for more information.

P&B is always looking to increase its Debt Sales client list. If your company is looking to purchase distressed accounts receivable then look no further. P&B offers a wide variety of Debt types; including Credit Cards, Lines of Credit, Consumer Loans, Retail Accounts, Auto Deficiencies, and Judgments. Please see the "**Debt Sales**" portion of our website for more information.





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[COMPLAIN? CHECK OUT
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CONTACT INFORMATION

If you would like to contact our company you can:

- * Phone us at 1-800-840-9166 or 1-813-889-9600
- * [Email](#)
- * [Register Online](#)





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Investment & Asset Management

Please contact us for more information.

[Email](#) or [Call 1-800-840-9166](#)



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Secure Payment Form



Order Summary:

Payment Date: 12/17/07

Payment Amount: Case/File Number:

Customer IP: 63.195.99.106

Credit Card Information:

Card Type: Visa Name as on Card: Billing Address: Billing City: Billing State: Billing Zipcode: Card Number: Card Expiration Date: MMYCard ID (CVV2/CID) Number: [\[What is the Card ID?\]](#)Phone Number: Email Address: 